

Application Serial No.: 09/591,687

Attorney Docket No.: 47004.000074

REMARKS

Claims 1-7 and 9-28 are pending in this application. Reconsideration and allowance in view of the following remarks are respectfully requested.

By this Amendment, claims 1, 7 and 14 are amended and claims 23-28 are added. No new matter is presented by this Amendment. Support for the amendments to the claims may be found, for example, at page 6, lines 1-2; page 9, line 16 - page 10, line 13; page 10; and page 12, lines 12-16, for example.

A. THE CLAIMS DEFINE PATENTABLE SUBJECT MATTER

In the Office Action, claims 1-7 and 9-22 are rejected under 35 U.S.C. 102(e) as being anticipated by Ellmore, US Pat. No. 7,058,817. This rejection is respectfully traversed.

With reference to claim 1, the Office Action asserts that Ellmore teaches the claimed features. The Office Action asserts that Ellmore discloses a method for accessing one of a plurality of remote service providers (192,194,196 fig. 1) across a network via a single login to a host service provider (web server 120 fig. 1), each of the plurality of remote service providers being accessible through the host service provider, and each of the plurality service providers having separate login procedures requiring data comprising the steps of: the host service provider (120 fig. 1) receiving the single login (providing remote login from customer 110 fig. 1), the host service provider having a universal session manager (130 fig. 1) (see abstract, fig. 1, col A line 32 to col. 5 line 42); the universal session manager retrieving data from a validation database (135 fig. 1) based on the single login, wherein the data is effective for accessing a remote service provider and is based at least in part on the received username and password (see col. 5 lines 28-61); transmitting data to the remote service provider and directing the user to the remote service provider after the remote service provider exchanging the data to effect a two-sided

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authentication (see col. 5 line 62 to col. 6 line 65); and the host service provider directing the user to the remote service provider in such manner that the user is presented with information, in a single user interface, that is provided by both the host service provider and the remote service provider (using single login processes, see figs. 2, 3, col. 6 line 66 to col. 7 line 67).

Claim 1 recites a method for providing accessibility to a plurality of remote service providers across a network via a single login to a host service provider, each of the plurality of remote service providers being accessible through the host service provider and each of the plurality of remote service providers having separate login procedures requiring data. As discussed in prior communications, claim 1 sets forth various other features.

In particular, amended claim 1 recites the host service provider directing the user to the remote service provider in such manner that the user is presented with information, in a single graphical user interface, that is simultaneously provided by both the host service provider and the remote service provider.

Accordingly, such amended features of claim 1 further reflect the nature of the direct interaction between the universal session manager and the remote service provider, and the interrelationship therebetween. This is in sharp contrast to the teachings of the applied art.

Ellmore fails to teach or suggest such particulars as set forth in claim 1. Ellmore is directed to a system and method for single sign on process for websites with multiple applications and services. In the Abstract, Ellmore teaches a system and method for integrating the Internet front end sign on processes of the various systems of a financial institution which allows a customer to view and access its various financial accounts with the institution. Ellmore describes during the initial sign up for the online access to its accounts, a customer creates its User ID and password online during the same session. Once the customer has signed on

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(password) and verified ownership of at least one account, the system displays all of the customer's accounts that are available for access via the Internet website.

Illustratively, in column 3, lines 5-15, Ellmore teaches that once a customer has signed up and logged on, the present invention displays all customer accounts that the customer has selected for viewing (including account balances) on an account summary page. This account summary page allows the customer to then navigate to the line of business site to see more details or transact using the account. Once signed up for the online process, customers are able to add additional accounts online once they are available online or once a customer acquires a product. This process may not require additional verification of ownership, depending on where the new product falls in the verification hierarchy.

Further, in column 6, lines 56-66, Ellmore teaches that in step 215, the customer is shown all of his/her accounts (including business accounts if applicable) that he/she has with the institution. The account information is presented to the customer *based on data contained in the customer's CIF profile* (emphasis added). After the accounts have been presented to the customer, the customer is given the option to view these accounts using system 100. In addition to the accounts the customer can view, the customer is shown all services (e.g., tax, payroll, wire transfer, and electronic billing services) in which the customer is able to participate. Ellmore teaches further aspects of the CIF account in column 8, lines 18-31.

Further, in column 15, lines 9-47, Ellmore teaches aspects of the account summary page. Ellmore describes that when the user clicks on a specific account to view details, he enters the system for the specific line of business (LOB) (see 190 196 in FIG. 1). On the account summary screen, the user is presented with a list of their enabled accounts, from which they can make a selection to see more details. They make their selection by clicking on the relevant hyperlinks,

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which brings the user into the appropriate LOB site supporting the selected product/account. Ellmore teaches that for example, the supporting LOB site could be online banking, mortgage servicing, investment or trading or credit card servicing. This screen also contains summary (balance) information for each of the accounts presented to the customer. This information will vary depending on the type of account.

However, Ellmore fails to teach or suggest all the features as recited in claim 1. In particular, claim 1 recites the host service provider directing the user to the remote service provider in such manner that the user is simultaneously presented with information, in a single interface, that is provided by both the host service provider and the remote service provider. Ellmore fails to teach such interaction between the host service provider and the remote service provider vis-à-vis the interface that is presented to the user.

For at least the reasons set forth above, Applicant submits that claim 1 defines patentable subject matter. Further, claim 7 defines patentable subject matter at least for reasons similar to claim 1.

Applicant submits that the dependent claims recite patentable subject matter at least for their various dependencies on claims 1 and 7, as well as for the additional subject matter recited in such dependent claims. New claims 24-28 are added to recite further novel aspects of Applicant's invention. In particular, for example, various dependent claims further recite the interrelationship between the universal session manager and the host service provider vis-à-vis the remote service provider, and/or features relating to the information that is presented to user by the remote service provider and the host service provider, collectively. The Examiner is urged to review these dependent claims.

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In particular, on page 7, the Office Action asserts that:

As to claim 22, Ellmore discloses the host service provider has control of a navigation bar in the graphical user interface, and web pages from the remote service provider are hosted in the graphical user interface and contain a navigation bar see figs. 2, 3, col. 6 line 66 to col. 7 line 67, col. 9 lines 3-60 and col. 10 lines 20-64).

Applicant respectfully traverses such assertions. The Office Action generally refers to flowcharts in Ellmore, and cites substantial portions of the Ellmore specification. Based on a review of Ellmore, it is not seen that Ellmore supports such assertions. Clarification of such assertions, and the support therefore, are respectfully requested.

The applied art to Ellmore fails to teach or suggest the claimed features. Withdrawal of the 35 U.S.C. §102 rejection is respectfully requested.

It is submitted that Ellmore fails to teach or suggest the claimed invention. Withdrawal of the 35 U.S.C. §102 rejection is respectfully requested.

B. CONCLUSION

For at least the reasons outlined above, Applicant respectfully asserts that the application is in condition for allowance. Favorable reconsideration and allowance of the claims are respectfully solicited.

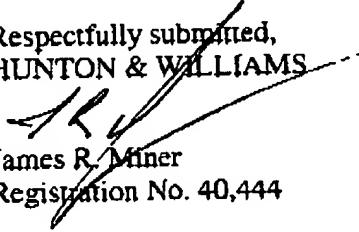
For any fees due in connection with filing this Response the Commissioner is hereby authorized to charge the undersigned's Deposit Account No. 50-0206.

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Should the Examiner believe anything further is desirable in order to place the application in even better condition for allowance, the Examiner is invited to contact Applicant's undersigned representative at the telephone number listed below.

Respectfully submitted,
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